

STATE OF TENNESSEE, COUNTY OF MONTGOMERY

To Any Lawful Officer To Execute and Return:

Summon each Defendant to appear before the Judge of the General Sessions Court of Montgomery County, on February 6, 2019. To be held on the 2nd floor of the Courts Center located at 2 Millennium Plaza in Clarksville, then and there to answer in a civil action brought by the Plaintiff(s) for VIOLATION of the FAIR CREDIT REPORTING ACT 611(a)(7) AND VIOLATION of the 609 FAIR CREDIT REPORTING ACT
Suing for \$25,000

Under \$

Judgment for

against

for \$ _____ plus interest at the rate of _____ % and cost of suit, for which execution may issue.

Judgment entered by: ☐ Default ☐ Agreement ☐ Trial

Dismissed: ☐ Without Prejudice ☐ With Prejudice

Costs taxed to: ☐ Plaintiff ☐ Defendant

Defendant(s) _____ in court and admitted to jurisdiction of court. This the _____ day of _____, 20____.

Judge

ORDER

This the _____ day of _____, 20____.

Judge



If you have a disability and require assistance, please contact 931-920-1844

Case # MEGSCV GS.2019.CV.149

RON WASHINGTON

Plaintiff

1492 Mutual Dr Clarksville TN 37042

Address

931 494 7888

Phone

EQUifax

vs.

Defendant

P.O. Box 740256, ATLANTA GA 30374

Address

888-548-7878

Defendant

Address

CIVIL SUMMONS
 Court of General Sessions
 Cheryl J. Castle, Clerk

Issued 1/9, 2019

By A Jarman, Deputy Clerk

Set for February 6, 2019 at 9:00am

2 Millennium Plaza Suite 115, Clarksville, TN 37040

Reset for _____

Served Upon ☐ All Named Defendants
☐ All Defendants

Except: _____

Ron Washington Served EQUifax on
 Served Jan 19, 2019 Certified mail, 20____

Sheriff/Constable (Process Server)

Ron Washington
 Attorney for Plaintiff
 Telephone 931.494.7888

Attorney for Defendant
 Telephone _____

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Equi FAX William Allen
 P.O. Box 40256 JAN 19 2019
 ATLANTA GA 30374



9590 9402 3307 7196 5697 54

Article Number (Transfer from service label)

7018 0680 0001 2928 7175

PS Form 3811, July 2015 PSN 7530-02-000-9053

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

- ☐ Agent
☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
 If YES, enter delivery address below: ☐ No

William Allen
 JAN 19 2019
 JAN 19 2019

3. Service Type

- ☐ Adult Signature
☐ Adult Signature Restricted Delivery
☐ Certified Mail®
☐ Certified Mail Restricted Delivery
☐ Collect on Delivery
☐ Collect on Delivery Restricted Delivery
☐ Insured Mail
☐ Insured Mail Restricted Delivery (over \$500)
- ☐ Priority Mail Express®
☐ Registered Mail™
☐ Registered Mail Restricted Delivery
☐ Return Receipt for Merchandise
☐ Signature Confirmation™
☐ Signature Confirmation Restricted Delivery

Domestic Return Receipt

USPS TRACKING#



9590 9402 3307 7196 5697 54



First-Class Mail
 Postage & Fees Paid
 USPS
 Permit No. G-10

United States
 Postal Service

* Sender: Please print your name, address, and ZIP+4® in this box*

Ron Washington
 1492 mutual dr
 Clarksville TN 37042

Exhibit N

RON WASHINGTON
1492 MUTUAL DR
CLARKSVILLE, TN 37042
EQUIFAX
P.O. BOX 740256
ATLANTA GA 30374
9 JAN 2019
RE: SOCIAL SECURITY NUMBER [REDACTED]-2156

To Whom it May Concern:

This letter is my **final communication** in regarding the inaccurate entry being reported under Public records for a bankruptcy reported by Federal Court in the file you maintain under my social security number, also an inaccurate entry being reported for collection from Just Military L(Monterey Collection).

I have **repeatedly** asked for evidence to support your reporting, for the public record bankruptcy reporting I sent you a letter dated Nov 16, 2016(See attachment) which was posted marked Nov 23 2018, then I sent another certified letter dated 6 Dec 2018(see attachment), which William Allen signed for the letter on Dec 19, 2018. Both documentation I requested that you validate the information on the public record bankruptcy, I asked you to provide me with copies of any documentation bearing my signature, I asked if that your company could not provide such documents to delete this entry from my credit report, I further sent you a letter from the court stating that they do not report to the credit bureau (see attachment), I further filed a complaint with Consumer Financial Protection Bureau which was a negative response, I also further stated that I do no consent to e-Oscar or any means of automated verification, which in return your company stated to me that the results of their investigation was verified by **Lexis-Nexis**, the entry on my credit report states that Federal Court furnish the information, which that is false information (see letter from court). In the letter signed for on 19 Dec 2018 I stated that I again repeated asked for evidence to support your company reporting, again your company is yet to provide me with copy of any viable evidence submitted by Federal Court substantiating their claims, furthermore I asked for your method of verification and your company have not complied, which is in ADDITIONAL violation of the Fair Credit Reporting Act 611 (a)(7), I also asked for names, address and phone number of each person contacted about this account and yet again your company failed to provide all the above request.

For the inaccurate entry being reported under my social security for collections from Just Military L, I sent a certified letter signed for on 23 Dec 2018 by Kevin Carvatt, in that letter I provide a copy of a letter from the collection agency showing that my account number was [REDACTED] 3-078(see attachment) and that your company has the the account number listed under my social security for this collection as [REDACTED] 8078, which is inaccurate. According to FCRA any item on my credit report must be removed if it is inaccurate, which I showed that this account number for this collection was inaccurate and your company willfully, intentionally,

deliberately, violated law of FCRA, in the attached letter signed for 23 Dec 2018, I challenged the inaccurate account number, I asked your company to delete the entry off of my credit report which they fail to do, which again is in violation of FCRA SECTION 609

Given that I believe you are acting in bad faith, and have not complied with the Fair Credit Reporting Act 611(a)(7) and section 609 of the Fair Credit Reporting Act, I have filed a Small Claims lawsuit against your company(see attached lawsuit)

I have maintained careful records of your actions, and you are now required to appear at **Montgomery Co General Sessions Court, 2 Millennium Plaza, Clarksville Tn 37040, court date 6 Feb 2019 at 9 am phone number (931) 648-5700**

I am seeking \$25,000 for intentionally, grossly, willfully, deliberately, consciously, egregiously, maliciously and recklessly violated the laws of FCRA, Defamation and Negligent Enablement of Identity Fraud,

Prior to our court date on Feb 6, 2019 if you should decide to correct both items on my credit report and remove the negative and false items in questions, please contact me at the address below, and I will subsequently withdraw the lawsuit.

My contact information is as follows:

Ron Washington
[REDACTED]-2156
1492 Mutual Dr
Clarksville Tn 37042

Cc: Consumer Financial Protection Bureau
Cc: Attorney General Office
Cc: Better Business Bureau

STATE OF TENNESSEE, COUNTY OF MONTGOMERY

To Any Lawful Officer To Execute and Return:

Summons each Defendant to appear before the Judge of the General Sessions Court of Montgomery County, on February 6, 2019. To be held on the 2nd floor of the Courts Center located at 2 Millennium Plaza in Clarksville, then and there to answer in a civil action brought by the Plaintiff(s) for VIOLATION of the Fair Credit Reporting Act 611(a)(7) AND VIOLATION of the 609 Fair Credit Reporting Act
Suing for \$25,000

Under \$

Judgment for

against

for \$ 25,000 plus interest at the rate of _____ % and cost of suit, for which execution may issue.

Judgment entered by: ☒ Default ☐ Agreement ☐ Trial

Dismissed: ☐ Without Prejudice ☐ With Prejudice

Costs taxed to: ☐ Plaintiff ☐ Defendant

Defendant(s) _____ in court and admitted to jurisdiction of court. This the _____ day of _____, 20____.

Judge

ORDER

This the _____ day of _____, 20____.

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If you have a disability and require assistance, please contact 931-920-1844

Case # MEGSCV GS.2019.CV.149

Ron Washington

Plaintiff

1492 Mutual Dr Clarksville TN 37042

Address

931 494 7888

Phone

Equifax

vs.

Defendant

P.O. Box 740256, ATLANTA GA 30374

Address

888-548-7878

Defendant

Address

CIVIL SUMMONS
 Court of General Sessions
 Cheryl J. Castle, Clerk

Issued 1/9, 2019

By A. Jaman, Deputy Clerk

Set for February 6, 2019 at 9:00am

2 Millennium Plaza Suite 115, Clarksville, TN 37040

Reset for 3/13/19 DC

Served Upon ☐ All Named Defendants
☐ All Defendants

Except:

Ron Washington Served Equifax on Jan 19, 2019 Certified mail, 20

Sheriff/Constable (Process Server)

Ron Washington
 Attorney for Plaintiff
 Telephone 931.494.7888

Attorney for Defendant
 Telephone

RECEIVED
 JAN 31 2019

RON WASHINGTON

1492 MUTUAL DR, CLARKSVILLE TN 37042

EQUIFAX

P.O BOX 740256

ATLANTA, GA 30374

Nov 16, 2018

SSN [REDACTED]-2156

To Whom It May Concern:

I have recently been informed that there is negative information reported by Federal Court in the file you maintain under my Social Security number. Upon reviewing a copy of my credit report, I see an entry listing Chapter 13 Bankruptcy in 12/2012.

I challenge the accuracy, compliance and reportability of this listing.

Please validate this information with Federal Court and provide me with copies of any documentation associated with this account, bearing my signature. In the absence of any such documentation bearing my signature, I formally request that this information be immediately deleted from the credit file you maintain under my Social Security number.

Please note that you have 30 days to complete this investigation, as per the Fair Credit Reporting Act Section 611(a)(1)(A), and I am keeping careful records of your actions, including your Method of Verification. I do not consent to e-Oscar or any means of automated verification.

Failure to respond satisfactorily within 30 days of receipt of this certified letter may result in small claims legal action against your company at my local venue. I would be seeking a minimum of \$1,000 in damages per violation for:

*Defamation

*Negligent Enablement of Identity Fraud

***Violation of the Fair Credit Reporting Act**

My contact information is as follows:

Ron Washington

1492 Mutual Dr, Clarksville TN 37042

[REDACTED]-2156

P.S. please be aware that dependent upon your response, I may be detailing any potential issues with your company via an online public press release, including documentation of any potential small claims action. I am also including a copy of my complaint to the organization below:

CC: Consumer Financial Protection Bureau

CC: Attorney General Office

CC: Better Business Bureau

RON WASHINGTON
1492 MUTUAL DR
EQUIFAX
P.O. BOX 740256
ATLANTA GA 30374
6 DEC 2018
RE: SOCIAL SECURITY NUMBER [REDACTED]-2156

To Whom It May Concern:

This letter in response to your claim that FEDERAL COURT has verified that the account they are reporting under my name is accurate.

Be advised that the description of the procedure used to determine the accuracy and completeness of the information is hereby requested, to be provided within fifteen (15) days of completion of your re-investigation.

Additionally, please provide the name, address and telephone number of each person contacted regarding this alleged account. I am formally requesting a copy of any documents provided bearing my signature, showing that I have a legally binding contractual obligation to show that I have filed a chapter 13 bankruptcy or to pay them the exact amount claimed.

Any automated response or e-Oscar verification is unacceptable. I am requesting a reinvestigation AND your METHOD OF VERIFICATION.

Be aware that I am making a final goodwill attempt to have you clear up this matter. The listed item is entirely inaccurate and incomplete, and represents a very serious error in your reporting.

I am maintaining a careful record of my communication with you for the purpose of filing a complaint with the Consumer Financial Protection Bureau and the Attorney General's office, should you continue in your non-compliance. I further remind you that, as in *Wenger v. Trans Union Corp.*, No 95-6445(C.D.Cal. Nov 14, 1995), you may be liable for your willful non-compliance

Failure to respond satisfactorily within 30 days of receipt of this certified letter may result in a small claims action against your company, seeking \$1,000 per violation for:

- *Defamation
- *Negligent Enablement of Identity Fraud
- *Violations of the Fair Credit Reporting Act

My contact information is as follows:

Ron Washington

██████ 2156

1492 Mutual Dr

Clarksville, TN 37042

P.S. please be aware that dependent upon your response, I may be detailing any potential issues with your company via an online public press release, including documentation of any potential small claims action.

Cc:Consumer Financial Protection Bureau

Cc: Attorney General's Office

Cc: Better Business Bureau

November 19, 2018

Ron Washington
1492 Mutual Drive
Clarksville, TN 37042

RE: **RON S WASHINGTON, SR**
CHERYL L WASHINGTON
Bankruptcy Case Number: 3:12-bk-11035
Bankruptcy Case Filing Date: 12/03/2012
Credit Report Inquiry

Dear Mr. Wasington,

All bankruptcy case filings appear for 7-10 years from the date the case was filed on a credit report. Federal Law 15 U.S.C. §1681c, "Requirements relating to information contained in consumer reports," provides information regarding bankruptcy cases and what can be disclosed."

Bankruptcy records are public records, and all information contained in them can be retrieved by anyone, including credit reporting agencies. The U.S. Bankruptcy Court is not responsible for credit reports. Any disputes with a credit agency must be resolved by the debtor and that agency.

If you wish to obtain a copy of documents filed in your case you may set up an account with www.pacer.gov, or you may come to our office at the address indicated above. If you come to our office for copies, the price varies. If you print the documents, it is \$0.10 per page. If the Clerk prints the documents, it is \$0.50 per page. The Clerk accepts exact cash, cashier's check or money order. Cashier's checks and money orders must be made payable to U.S. Bankruptcy Court.

The following is additional information you requested from the public record: [insert]. If you have any further questions, please feel free to contact us at 615-736-5584.

Thank you,

Intake Department

866-349-5191
9/26/18



EQUIFAX

CREDIT FILE : December 20, 2018

***Confirmation # 8354043737**

Dear RON SHAR WASHINGTON:

We are pleased to let you know that the results of the dispute you recently filed with Equifax are complete. Here are a few things to know about the process:

Were changes made to my credit report and what actions were taken?

Please see the following page(s) for more detailed information on your specific results.

If we were able to make changes to your credit report based on the information you provided, we have done so. Otherwise, we contacted the company reporting the information to Equifax for them to investigate your dispute.

In this situation:

- * We request that the reporting company verify the accuracy of the information you disputed;
- * We provide them with any relevant information and supporting documentation you provided us with the dispute to consider as part of the investigation; and
- * We request that they send Equifax a response to your dispute and update their records and systems, as necessary.

If your dispute involves a public record item, Equifax contacts a third party vendor to obtain the most recent status of the public record.

How do I know that all of this is happening?

When the reporting company replies to us, they certify that they have followed Equifax's instructions and the law; considered all information and documentation provided; and updated your information, as necessary.

What should I do if I do not agree with the results of the investigation?

You have a few options:

- * You may add a statement of up to 100 words (200 words for Maine residents) to your credit report. If you provide a consumer statement that contains medical information related to services provided or medical procedures, then you expressly consent to including this information in every credit report we issue about you.
- * You may contact the company that reports the information to us and dispute it directly with them. If you would like written proof about your accounts (such as the original agreement), please contact your creditors directly.
- * You may provide us additional information or documents (such as an identity theft report or a letter from the reporting company) about your dispute to help us resolve it by visiting our website <https://www.ai.equifax.com/CreditInvestigation/home.action>. You may also mail your documents to PO Box 740256, Atlanta GA 30348 or contact us by calling a Customer Representative at (888) 425-7961 from 9:00 a.m. to 5:00 p.m. Monday - Friday in your time zone.
- * You may contact the Consumer Financial Protection Bureau or your State Attorney General's office about your issue or complaint against Equifax or the company reporting the information.

000000563 FOECA1221180624010000 01 000000
002715656-3110
RON SHAR WASHINGTON
1492 MUTUAL DR
CLARKSVILLE, TN 37042-7089

P. O. Box 105518
Atlanta, GA 30348



How should I read my dispute results?

To better assist you with understanding the results of your dispute, please review the information below:

- * If an item states **"Deleted"**, we have removed it from your credit report and taken steps so it does not reappear.
- * If an item states **"Verified as Reported"**, the reporting company has certified it is reporting accurately.
- * If an item states **"Updated"**, we have updated one or more fields on the item based on information received from the reporting company.

Updated disputed account information only: **The information you disputed has been updated.**

Updated disputed account information. Additional account information was also updated: **The information you disputed has been updated as well as other information on this item.**

Disputed information accurate. Updated account information unrelated to the dispute: **The information you disputed has been verified as accurate, however, information unrelated to your dispute has been updated.**

Consumer's dispute not specific. Consumer Information verified. Account information updated: **Information on your report has been updated.**

The Results Of Our Reinvestigation

>>> **We have reviewed your concerns and our conclusions are:**

A discharged chapter 13 bankruptcy remains on the credit file for seven years from the date filed.

Public Record Information

This section includes public record items Equifax obtained from local, state and federal courts through a third party vendor, LexisNexis.

LexisNexis Consumer Center
P.O. Box 105615
Atlanta, GA 30348-5108

<https://equifaxconsumers.lexisnexis.com>

>>> **The information you disputed has been received. Case or ID # - 1211035 The results are:** This bankruptcy is currently reporting as discharged. If you have additional questions about this item please contact: **TN FED Bk CT-Nashville, 701 Broadway Ste 160, Nashville TN 37203-3934 Phone: (615) 736-5584**

US Bankruptcy Court-Nashville 701 BROADWAY STE 160 NASHVILLE, TN 37203-3934 : (615) 736-5584

Case or ID #	Disposition	Date Filed	Type	Filer	Current Disposition
1211035	Wage Earner Plan Filed	12/2012	Personal	Joint	Discharged CH-13
Asset Amount	Exempt Amount	Current Disposition Date	Date Verified	Date Reported	Prior Disposition
		12/07/2018	12/01/2018	12/07/2018	CH-13 Filed

Ron Washington
1492 Mutual Dr,
Clarksville TN, 37042
Equifax
P.O. Box 740256
Atlanta, Ga 30374
19 Dec 2018

RE: Social Security Number: [REDACTED]-2156

To Whom It May Concern,

I am sending this correspondence via certified letter to your company to inform you that your company are not reporting 100% accuracy to my credit report as per Section 609 of the Fair Credit Reporting Act. I have a right to an accurate credit report, and only complete and accurate information should appear on my credit report. I am writing to inform you that missing or incomplete information is on my credit report for Monterey Collections Services. I am challenging that the account number on my credit report under my social security number for the above collection company is missing and/or incomplete information.

Attached you will find a letter from the above collection company on their company letterhead which states that my account number is [REDACTED] 8078 and your company are reporting the account number as [REDACTED] 8078

According to FTC opinion states by not reporting the entire account number, then your company are not reporting 100% accurate information as required by section 609 of the Fair Credit Reporting Act.

I am writing to challenge the reporting and compliance on an account with Monterey Collections Services that is being reported on my credit report with incorrect/missing information, please verify this information by looking at the account number on the attached letter from the above collection company to the account number your company have reported on my credit report for this company.

More specifically, I am referencing the fact that you are reporting an incorrect, inaccurate, wrong account number.

Your improper procedures are highly damaging to my credit score. Please immediately delete this item. If you failed to remove the item in question you will be willfully violating the Fair Credit Reporting Act.

If you continue in your non-compliance, I further remind you that as in Wenger v Trans Union Corp No 95-6445 (C.D. Cal. Nov 14, 1995) you may be liable for your willful non-compliance.

My contact information is as follows:

Ron Washington
[REDACTED]-2156
1492 Mutual Dr
Clarksville TN 37042

Cc: Consumer Financial Protection Bureau
Cc: Attorney General's Office
Cc: Better Business Bureau



Monterey Collections
4095 Avenida de la Plata
Oceanside, Ca. 92056

TELEPHONE: (877) 775-3091
FAX: (760) 639-3541

Monterey Financial Services, LLC

THIS HAS BEEN SENT TO YOU BY A COLLECTION AGENCY

Ron Washington
1492 Mutual Dr
Clarksville, TN 37042

December 13, 2018

Contract# 55048022
Account# [REDACTED] 8078

Ron Washington,

In response to your correspondence received, please note that per the FDCPA, you had 30 days from the date you were notified by Monterey Collections that your account had been placed with Monterey Collections, to request to dispute this debt. As a courtesy please find enclosed the necessary proof of debt that you requested. This is the second time that this information has been sent to you. Any future requests for the same information will not be responded to. It is your responsibility to contact our office at the toll-free number above to discuss resolution.

Upon contact on the 31st of October 2018 your account was initially marked as a disputed account. While the account has been marked as disputed, this defaulted contract balance for Just Military Loans remains due. Call our office today to set up the necessary arrangements to satisfy your obligation to the contract.

Trusting this is satisfactory,

Tore Washington
Collections Representative
Monterey Collection Services
877-775-3091 x1625

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

EXHIBIT 6



CREDIT FILE : December 6, 2018

Personal Identification Information (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

Name On File: Ron Shar Washington Sr
Social Security # XXX-XX-2156 Date of Birth: [REDACTED] 1973
Current Address: 1492 Mutual Dr, Clarksville, TN 37042 Reported: 12/2018

ALERT(s): Fraud Alert

Contact Information: Expiration Date: 02/14/2019 ; Date Reported: 11/16/2018 ;

Public Record Information

This section includes public record items Equifax obtained from local, state and federal courts through a third party vendor, LexisNexis.

LexisNexis Consumer Center
P.O. Box 105615
Atlanta, GA 30348-5108

<https://equifaxconsumers.lexisnexis.com>

Wage Earner Plan Filed 12/2012; US Bankruptcy Court-Nashville; Case or ID # - 1211035; Type - Personal; Filer - Joint; Current Disposition - Discharged CH-13; Current Disposition Date 12/04/2018; Date Reported 12/04/2018; Prior Disposition - CH-13 Filed; ADDITIONAL INFORMATION - Consumer Disputes - Reinvestigation in Process; **Address:** 701 BROADWAY STE 160 NASHVILLE, TN 37203-3934 : (615) 736-5584

Collection Agency Information (This section includes accounts that credit grantors have placed for collection with a collection agency.)

Monterey Collection Services; Collection Reported 11/2018; Assigned 06/2017; Creditor Class - Financial; Original Creditor - Just Military Loans; Amount - \$1,213 ; Status as of 11/2018 Unpaid; Date of 1st Delinquency 10/2016; Balance as of 11/2018 - \$2,719 ; Individual Account; Account # - [REDACTED] 8078; ADDITIONAL INFORMATION - Consumer Disputes This Account Information; **Address:** 4095 Avenida De La Plata Oceanside CA 92056-5802 : (619) 599-1616

Confirmation # 8340017855

Please address all future correspondence to:



www.investigate.equifax.com



Equifax Information Services LLC
PO Box 105285
Atlanta GA 30348



(800) 377-6568
M - F 9:00am to 5:00pm in your time zone.

EXHIBIT H

Credit Account Information

(For your security, the last 4 digits of account number(s) have been replaced by *) (This section includes open and closed accounts reported by credit grantors)

Account Column Title Descriptions:

Account Number - The Account number reported by credit grantor
 Date Acct. Opened - The Date that the credit grantor opened the account
 High Credit - The Highest Amount Charged
 Credit Limit - The Highest Amount Permitted
 Terms Duration - The Number of Installments or Payments
 Terms Frequency - The Scheduled Time Between Payments
 Months Reviewed - The Number of Months Reviewed
 Activity Designator - The Most Recent Account Activity
 Creditor Class - The Type of Company Reporting The Account
 Date Reported - Date of Last Reported Update
 Balance Amount - The Total Amount Owed as of the Date Reported
 Status - Condition of Account When Last Updated by Creditor or Otherwise

Amount Past Due - The Amount Past Due as of the Date Reported
 Date of Last Paymnt - The Date of Last Payment
 Actual Pay Amt - The Actual Amount of Last Payment
 Sched Pay Amt - The Requested Amount of Last Payment
 Date of 1st Delinquency - The Date of First Delinquency
 Date of Last Actvty - The Date of the Last Account Activity
 Date Maj Delq Rptd - The Date the 1st Major Delinquency Was Reported
 Charge Off Amt - The Amount Charged Off by Creditor
 Deferred Pay Date - The 1st Payment Due Date for Deferred Loans
 Balloon Pay Amt - The Amount of Final(Balloon) Payment
 Balloon Pay Date - The Date of Final(Balloon) Payment
 Date Closed - The Date the Account was Closed

Account History
Status Code
Descriptions

1 : 30-59 Days Past Due

2 : 60-89 Days Past Due

3 : 90-119 Days Past Due

4 : 120-149 Days Past Due

5 : 150-179 Days Past Due

6 : 180 or More Days Past Due

G : Collection Account

H : Foreclosure

J : Voluntary Surrender

K : Repossession

L : Charge Off

Andrews FCU 5711 Allentown Rd Suitland MD 20746-4547 : (301) 702-5500

Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
[REDACTED]		03/01/2009	\$40,282		84M	Monthly	28	Paid and Closed					
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
07/01/2011	\$0		06/2011		\$678		06/2011						06/2011

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto; Whose Account - Joint Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance;

Andrews FCU 5711 Allentown Rd Suitland MD 20746-4547 : (301) 702-5500

Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
		03/01/2009	\$6,640		66M	Monthly	16	Paid and Closed					
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
07/01/2010	\$0		06/2010		\$126		06/2010						06/2010

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto; Whose Account - Joint Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance;

7795 7456 0001 8972 7795

CERTIFIED MAIL® RECEIPT
Domestic Mail Only

For delivery information, visit our website at www.usps.com®.

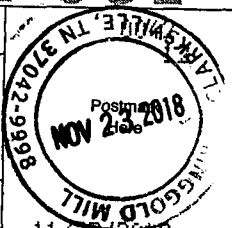
ATLANTA GA 30374
OFFICIAL USE

Certified Mail Fee \$3.45
Extra Services & Fees (check box, add fee as appropriate)
☐ Return Receipt (hardcopy) \$0.00
☐ Return Receipt (electronic) \$0.00
☐ Certified Mail Restricted Delivery \$0.00
☐ Adult Signature Required \$0.00
☐ Adult Signature Restricted Delivery \$0.00

Postage \$0.50
Total Postage and Fees \$4.00

Sent To
25 DEC 2018
Street and Apt. No., or PO Box No.
City, State, ZIP+4®

PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions



U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
Domestic Mail Only

For delivery information, visit our website at www.usps.com®.

OFFICIAL USE

Certified Mail Fee \$3.45
Extra Services & Fees (check box, add fee as appropriate)
☐ Return Receipt (hardcopy) \$0.00
☐ Return Receipt (electronic) \$0.00
☐ Certified Mail Restricted Delivery \$0.00
☐ Adult Signature Required \$0.00
☐ Adult Signature Restricted Delivery \$0.00

Postage \$0.50
Total Postage and Fees \$4.00

Sent To
25 DEC 2018
Street and Apt. No., or PO Box No.
City, State, ZIP+4®

PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions

0040
14
Postmark Here
DEC 26 2018
12/12/2018

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:
EQUITAX
P.O. Box 740256
ATLANTA GA 30374
9590 9402 4375 8190 2814 66

2. Article Number (Transfer from service label)
118 0680 0000 0224 7456

PS Form 3811, July 2015 PSN 7530-02-000-9053- Domestic Mail Only

COMPLETE THIS SECTION ON DELIVERY

A. Signature
X
B. Received by (Printed Name)
C. Date of Delivery
D. Is delivery address different from item 1? If YES, enter delivery address below:
William Allen
DEC 19 2018

3. Service Type
☐ Adult Signature
☐ Adult Signature Restricted Delivery
☐ Certified Mail®
☐ Certified Mail Restricted Delivery
☐ Collect on Delivery
☐ Collect on Delivery Restricted Delivery
☐ Insured Mail
☐ Insured Mail Restricted Delivery (over \$500)
☐ Priority Mail
☐ Registered Mail
☐ Registered Mail Restricted Delivery
☐ Return Receipt (hardcopy)
☐ Return Receipt (electronic)
☐ Signature Required
☐ Signature Restricted Delivery

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
Domestic Mail Only
For delivery information, visit our website at www.usps.com®
OFFICIAL USE

Certified Mail Fee \$3.45
Extra Services & Fees (check box, add fee as appropriate)
☐ Return Receipt (hardcopy) \$0.00
☐ Return Receipt (electronic) \$0.00
☐ Certified Mail Restricted Delivery \$0.00
☐ Adult Signature Required \$0.00
☐ Adult Signature Restricted Delivery \$0.00
Postage \$0.50
Total Postage and Fees \$4.00
Sent To
25 DEC 2018
Street and Apt. No., or PO Box No.
City, State, ZIP+4®

PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:
EQUITAX

COMPLETE THIS SECTION ON DELIVERY

A. Signature
X Kevin Carvatt
B. Received by (Printed Name)
C. Date of Delivery
D. Is delivery address different from item 1? If YES, enter delivery address below:

Yes No

118 0680 0000 0224 7456

Robert I

Outlook

Search



CW

+ New message

Reply

Delete

Archive

Junk

Sweep

Move to

Categorize



Inbox 1

Junk Email 763

Drafts

Sent Items

Scheduled

Deleted Items 7

Archive

CHERYLS

Conversation Hist...

Outbox_0

School Info

New folder

Your complaint has been sent to the company.

CFPB <noreply-notice@cfpb.gov>

Sat 12/1/2018, 5:39 PM

You

Reply Reply All Forward

Consumer Financial
Protection Bureau**Your complaint has been sent to the company.**

12/01/2018

Hello,



Thank you for your complaint 181127-3654897 about EQUIFAX,. We've sent your complaint to the company for response.

We will let you know when the company responds. The response should include the steps they took, or response to your complaint.

You should receive a status update within the next 15 days.



1 Complaint submitted



2 Review and route



3 Company response



4 Complaint published

Summary of your complaint

Complaint number: 181127-3654897

Date submitted to CFPB: 11/27/2018

Date sent to company: 12/01/2018

Product: Credit reporting, credit repair services, or other personal consumer reports

Issue: Incorrect information on your report

What happens next?*Here's what will happen during the next 15 to 60 days:*

Companies generally respond in 15 days. In some cases, the company will let you know their response in 15 days and provide a final response in 60 days.

You can keep up to date by logging in to your Consumer Portal at <https://portal.consumerfinance.gov/cf> calling us at (855) 411-2372.Upgrade to Office
365 with premium
Outlook features

Outlook Search

+ New message Reply Delete Archive Junk Sweep Move to Xcategory

Inbox 5
Junk Email 1025
Drafts
Sent Items
Scheduled
Deleted Items 4
Archive
CHERYLS
Conversation Hist...
Outbox_0
School Info
New folder

The company has responded to your complaint.

CFPB <noreply-notice@cfpb.gov>
Mon 1/28/2019 4:03 PM
You

cfpb Consumer Financial Protection Bureau

The company has responded to your complaint.

01/28/2019

Hello,

Thank you for your complaint 181127-3654897 about EQUIFAX,.

When we received your complaint, we forwarded it to the company for response. We appreciate your participation in the complaint process. The CFPB has closed your complaint.

How can I see the company's response?

You can log in to your Consumer Portal to review the company's response on portal.consumerfinance.gov/consumer/s/ or "click" the button to the right. You can also review the company's response with someone, just call us at (855) 411-2372, 8 a.m. – 8 p.m. EST, Monday-Friday.

Important... If you submitted this complaint on behalf of someone else or you are not the primary owner of the account and you did not submit the complaint yourself you will need to contact the primary owner of the account for questions and status updates. Only the primary owner of the account will be able to see the company's response.

1 Complaint submitted

2 Review and route

3 Company response

Summary of your complaint

Complaint number: 181127-3654897
Date submitted to CFPB: 11/27/2018
Date sent to company: 12/01/2018
Product: Credit reporting, credit repair services, or other personal consumer financial products or services
Issue: Incorrect information on your report

Upgrade to Office 365 with premium Outlook features

Provide Feedback on the company's response

Ca

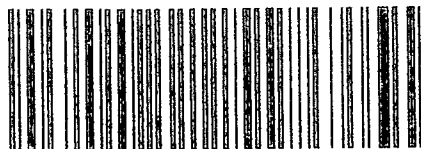
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FROM:

Row Washington
1492 mutual Dr
Clarksville TN 37042



7018 1830 0000 1627 6534



1000



37203

U.S. POSTAGE PA
FCM LG ENV
CLARKSVILLE, TN
37040
FEB 06, 19
AMOUNT

\$8.05

R2304N118400-14

RETURN RECEIPT
REQUESTED

TO:

THE PRENTICE HALL CORPORATION SYSTEM, INC
2908 POSTON AVE
Nashville TN 37203

RETURN RECEIPT
REQUESTED